

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Michael A. Clement  
 Debtor

Case No. 16-17048-ref  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: SaraR  
Form ID: 318Page 1 of 2  
Total Noticed: 30

Date Rcvd: Sep 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 08, 2018.

db                   #+Michael A. Clement, 512 Marshall Drive, Shillington, PA 19607-2825  
 smg                +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
                       Allentown, PA 18101-1603  
 smg                City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg                +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg                +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg                +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 13803071           Berks EIT Bureau, PO Box 6367, Wyomissing, PA 19610-0367  
 13803073           +Convergent Healthcare, Inc., 121 NE Jefferson Street, Suite 100, Peoria, IL 61602-1229  
 13803074           +Fay Servicing LLC, 3000 Kellway Dr., Ste 150, Carrollton, TX 75006-3357  
 13808121           +First Guaranty Mortgage Corporation, c/o ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200,  
                       P.O. Box 17933, San Diego, CA 92177-7921  
 13868342           +First Guaranty Mortgage Corporation, Fay Servicing, LLC, 939 W. North Avenue, Suite 680,  
                       Chicago, IL 60642-1231  
 13803077           +NLT Recovery Agency, 2491 Payton Street, Harrisburg, PA 17111-1036  
 13803078           +Pennsylvania Dept of Revenue, 2 Revenue Place, Harrisburg, PA 17129-0002  
 13803079           Roundpoint, PO Box 19409, Charlotte, NC 28219-9409

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr                +EDI: QLEFELDMAN.COM Sep 07 2018 06:03:00 LYNN E. FELDMAN, Feldman Law Offices PC,  
                       221 N. Cedar Crest Blvd., Allentown, PA 18104-4603  
 smg                E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 07 2018 02:13:09  
                       Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
                       Harrisburg, PA 17128-0946  
 smg                +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 07 2018 02:13:24 U.S. Attorney Office,  
                       c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13808344           EDI: AIS.COM Sep 07 2018 06:03:00 American InfoSource LP as agent for,  
                       T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848  
 13888694           EDI: AIS.COM Sep 07 2018 06:03:00 American InfoSource LP as agent for, Verizon,  
                       PO Box 248838, Oklahoma City, OK 73124-8838  
 13803070           +E-mail/Text: EBN\_Greensburg@Receivemorermp.com Sep 07 2018 02:13:39  
                       Berks Credit & Collections, 900 Corporate Drive, Reading, PA 19605-3340  
 13803069           +E-mail/Text: EBN\_Greensburg@Receivemorermp.com Sep 07 2018 02:13:39  
                       Berks Credit & Collections, 900 Corporate Drive, Reading, PA 19605-3340  
 13803072           +EDI: SWCR.COM Sep 07 2018 06:03:00 Comcast, c/o SW Credit Systems L.P.,  
                       4120 International Pkwy, Suite 100, Carrollton, TX 75007-1957  
 13803076           EDI: IRS.COM Sep 07 2018 06:03:00 Department of the Treasury - IRS,  
                       Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346  
 13803075           +EDI: AMINFOFP.COM Sep 07 2018 06:03:00 First Premier Bank, 3820 N. Louise Ave,  
                       Sioux Falls, SD 57107-0145  
 13849430           +EDI: JEFFERSONCAP.COM Sep 07 2018 06:03:00 Premier Bankcard, Llc,  
                       c/o Jefferson Capital Systems LLC, PO Box 7999, Saint Cloud Mn 56302-7999  
 13803081           +EDI: RMSC.COM Sep 07 2018 06:03:00 SYNCB/Walmart, P.O. Box 965024,  
                       Orlando, FL 32896-5024  
 13803080           +EDI: DCI.COM Sep 07 2018 06:03:00 Sprint, c/o Diversified Consultants, P.O. Box 551268,  
                       Jacksonville, FL 32255-1268  
 13803491           EDI: RMSC.COM Sep 07 2018 06:03:00 Synchrony Bank, c/o Recovery Management Systems Corp.,  
                       25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
 13803082           +EDI: CONVERGENT.COM Sep 07 2018 06:03:00 T. Mobile, c/o Convergent Outsourcing,  
                       P.O. Box 9004, Renton, WA 98057-9004  
 13803083           +EDI: VERIZONCOMB.COM Sep 07 2018 06:03:00 Verizon Wireless, P.O. Box 26055,  
                       Minneapolis, MN 55426-0055

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13862931\* Internal Revenue Service, PO Box 37007, Hartford, CT 06176-7007

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0313-4

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Form ID: 318

Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 08, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 6, 2018 at the address(es) listed below:

DENISE ELIZABETH CARLON on behalf of Creditor First Guaranty Mortgage Corporation  
bkgroup@kmllawgroup.com  
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com,  
ecf\_frpa@trustee13.com  
JOSEPH T. BAMBRICK, JR. on behalf of Debtor Michael A. Clement NO1JTB@juno.com  
KEVIN G. MCDONALD on behalf of Creditor First Guaranty Mortgage Corporation  
bkgroup@kmllawgroup.com  
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com,  
ecf\_frpa@trustee13.com  
LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.epiqsystems.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

**Information to identify the case:**

Debtor 1 **Michael A. Clement**  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing)  
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8516**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **16-17048-ref**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Michael A. Clement

9/6/18

**By the court:** Richard E. Fehling  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**